(Washington, DC)— Congresswoman Gwen Moore announced today that the House of Representatives passed a bill late last night that included two of her amendments addressing the nation's affordable housing crisis.

Moore's amendments would directly help Wisconsin's disabled housing beneficiaries, as well as low income housing tenants.

"These amendments provide solutions to some of the critical problems we face in our nation's affordable housing crisis," Congresswoman Gwen Moore said. "Low-income tenants deserve the opportunity to build a strong credit rating that could put them on the path to home ownership in the future. Furthermore, disabled people must be allowed to work without fear that their benefits will disappear."

One of Moore's amendments included last night in the passage of the Section 8 Voucher Reform Act of 2007 could help boost credit ratings for low-income housing tenants by giving the Public Housing Authorities (PHA) the option of reporting a tenant's timely rent payments – at the request of the tenants – to the credit reporting agencies.

Though Americans today have more access to credit than ever before, there are several populations, including minorities, recent immigrants, and the young, that disproportionately lack a credit history. These individuals who have "thin" credit files may miss out on opportunities to purchase a home simply because the type of bills they pay every month, such as rent or utility payments, are not reported to credit reporting agencies.

The two million families that take advantage of the Section 8 Voucher Program could increase their credit scores if the national credit reporting agencies consider their timely rent payments.

The second amendment addressed the fact that many significantly disabled individuals who receive multiple benefits, such as a housing voucher, Social Security Disability Insurance, or Medicaid, could face significant cuts or complete elimination of benefits if they work and earn above a certain low threshold.

"It has become a game of chance for many significantly disabled people. The fear of losing benefits makes unemployment and guaranteed access to their benefits seem safer than working. A loss of any one benefit could mean long waiting lists for reentry to benefit programs, or they could be left destitute or be forced into institutionalization," Congresswoman Gwen Moore said. "My amendment would break down the barriers to employment for the many disabled people who seek to work."

The state of Wisconsin is seeking to run a demonstration program that would allow people with significant disabilities and who also have multiple benefits to continue to receive those benefits while still working if they pay for a cost-share in the form of a premium payment. These individuals would pay an additional 15% of their earnings to the state in order to take part in the program. Moore's amendment would change federal laws to allow for this to happen.

"Bottom line, my amendment will help encourage the significantly disabled to seek employment

by ensuring that their housing won't be jeopardized if they work," Moore said.

LEGISLATION FACTS:

·   Financial Services Committee included in the original draft of H.R. 1851 a credit building provision authored by Congresswoman Moore. That section would give Public Housing Authorities (PHA) the option of reporting a tenant's timely rent payments, upon request, to the credit reporting agencies. This could boost the tenant's credit rating and therefore increase likelihood of qualifying for future home ownership.

·   The Moore Amendment to H.R. 1851, the Section 8 Housing Voucher Reform Act, would clarify that the Department of Housing and Urban Development (HUD) has the authority to enter into joint demonstration programs with the Social Security Administration and the Department of Health and Human Services. It would also give the HUD Secretary the authority to waive, in conjunction with this specific type of state demonstration program, the requirement that a family's rent increase due to an increase in that family's income.

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